

## **MRAM ARRAYS WITH REDUCED BIT LINE RESISTANCE AND METHOD TO MAKE THE SAME**

### **FIELD OF THE INVENTION**

The invention relates to an MRAM structure, and more particularly, to an MRAM array in which the bit lines have a lower line resistance and are thicker in certain regions. The invention is also a method for fabricating the improved MRAM array.

### **BACKGROUND OF THE INVENTION**

A magnetic random access memory (MRAM) chip is generally comprised of an array of parallel first conductive lines on a horizontal plane, an array of parallel second conductive lines on a second horizontal plane spaced above and formed in a direction perpendicular to the first conductive lines, and a magnetic tunnel junction (MTJ) formed at each location where a second conductive line crosses over a first conductive line. A first conductive line may be a word line while a second conductive line is a bit line or vice versa. Alternatively, a first conductive line may be a bottom electrode line while a second conductive line is a bit line (or word line). There may be an array of third conductive lines which is comprised of word lines (or bit lines) formed above the array of second conductive lines. Optionally, there may be an additional conductive layer that has an array of conductive lines below the array of first conductive lines. Furthermore, other devices including transistors and diodes may be formed below the array of first conductive lines.

The MTJ consists of a magnetoresistive stack of layers with a configuration in which two ferromagnetic layers are separated by a thin non-magnetic dielectric layer. One of

the ferromagnetic layers is a pinned layer in which the magnetization (magnetic moment) direction is fixed by exchange coupling with an adjacent anti-ferromagnetic (AFM) pinning layer. The second ferromagnetic layer is a free layer in which the magnetic moment direction can be changed by external magnetic fields. The magnetic moment of the free layer may change in response to external magnetic fields which can be generated by passing currents through conductive lines. When the magnetic moment of the free layer is parallel to that of the pinned layer, there is a lower resistance for tunneling current across the dielectric layer than when the magnetic moments of the free and pinned layers are anti-parallel. The MTJ stores information as a result of having one of two different magnetic states.

In a read operation, the information is read by sensing the magnetic state (resistance level) of the MTJ through a sensing current flowing through the MTJ. During a write operation, the information is written to the MTJ by changing the magnetic state to an appropriate one by generating external magnetic fields as a result of applying bit line and word line currents.

Referring to FIG. 1, a portion of a conventional MRAM chip 1 comprised of two adjacent MRAM cells with two MTJs 7 is depicted. There is a substrate 2 upon which a first insulation layer 3a is formed. Two studs 4 are formed on the substrate 2 and in insulation layer 3a in which each stud has an overlying first conductive line 5 that is coplanar with the second insulation layer 3b. A third insulation layer 6 is formed on the first conductive lines 5 and on the second insulation layer 3b. A MTJ 7 is located above each first conductive line 5 and is connected to an overlying second conductive line 8. Typically, an MRAM chip has a plurality of first conductive lines that may be sectioned

and a plurality of second conductive lines and an MTJ is formed at each location where a second conductive line crosses over a first conductive line. Typically, a fourth insulation layer **9** is deposited on the second conductive lines **8**. A fifth insulation layer **10** is shown on the third insulation layer and a third conductive layer comprised of an array of third conductive lines **11** is formed within the fifth insulation layer. When the second conductive lines **8** are bit lines, the third conductive lines **11** are word lines, or vice versa. For simplicity, second conductive lines **8** are referred to as bit lines with the understanding that they can be word lines. Second conductive lines **8** and third conductive lines **11** are formed in orthogonal directions. Additionally, there are devices such as transistors and diodes in the substrate **2** which are not shown in this drawing.

Referring to FIG. 2, a typical MTJ **7** is shown which consists of a stack of layers including one or more bottom seed layers **20** such as NiFeCr formed on a conductive line **5**. Next, an anti-ferromagnetic (AFM) pinning layer **21** that may be MnPt, for example, is deposited on the seed layer **20**. There is a ferromagnetic "pinned" layer **22** on the AFM layer **21** that may be a composite of multiple layers including CoFe layers. The tunnel barrier layer **23** above the pinned layer **22** is generally comprised of a dielectric material such as  $\text{Al}_2\text{O}_3$ . Above the tunnel barrier layer **23** is a ferromagnetic "free" layer **24** which may be another composite layer that includes NiFe, for example. At the top of the MTJ stack is one or more cap layers **25**. In configurations where only one cap layer is employed, the cap layer **25** is comprised of conductive material such as Ta for making an electrical contact to the subsequently formed bit line **8**. This MTJ stack has a so-called bottom spin valve configuration. Alternatively, an MTJ stack may have a top spin valve configuration in which a free layer is formed on a seed layer

followed by sequentially forming a tunnel barrier layer, a pinned layer, an AFM layer, and a cap layer.

The density or number of MRAM cells in an MRAM chip is determined by various factors. One factor is the lithography or patterning process that has limitations on how close two elements such as two MTJs may be fabricated. Another factor which is the primary focus of the present invention is how many MRAM cells each bit line can connect. A lower bit line resistance allows more MRAM cells to be connected by the bit line and thereby increases the chip packing density. In the MRAM chip shown in FIG. 1, the bit line resistance has a lower limit which is determined by the maximum bit line width and thickness. Both of these dimensions are set by other considerations in the MRAM chip design and fabrication. Moreover, the trend in the industry is to shrink the width of a bit line to increase packing density but unfortunately the new chip designs often lead to an increase in bit line resistance. In order to reduce bit line resistance beyond what is achieved in state of the art MRAM chips, it is desirable to modify the bit line structure to increase its cross-sectional area without compromising other aspects of device performance. Furthermore, the method for fabricating an improved bit line structure should be accomplished with existing tools and materials so as not to incur additional process cost.

A method for forming minimally spaced MRAM structures is disclosed in U.S. Patent 6,682,943. The width of an opening in a lithographic pattern is reduced by inserting sidewall spacers in the opening and then filling the space with a plug that later becomes an etch mask for forming a smaller critical dimension in an insulation layer between adjacent MRAM cells.

In U.S. Patent 6,365,419, a high density MRAM cell array is described in which interconnect stacks are terminated with a via. This method eliminates the need for a line termination or metallization connection that would require a minimum critical dimension below about 0.1 microns which is less than current lithographic processes can accurately reproduce in a manufacturing line.

In U.S. Patent 6,545,900, memory cell zones comprised of MRAM cells and peripheral circuits are nested in one another to conserve space and increase packing density. Peripheral circuits of one row of memory cell zones project into free corners of memory cell zones in adjacent rows.

A three dimensional MRAM array is disclosed in U.S. Patent 6,473,328 in which multiple layers of MRAM cells are fabricated between conductive layers comprised of lines that may be oriented in a direction that is parallel or perpendicular to lines in overlying or underlying layers. A top conductive line on one MRAM cell serves as the bottom conductive line for an overlying MRAM cell. A higher chip density is achieved since only "n+1" conductive layers are required for "n" layers of MRAM cells.

## SUMMARY OF THE INVENTION

One objective of the present invention is to provide an MRAM array in which a bit line that connects a plurality of MRAM cells has a low line resistance.

A further objective of the present invention is to provide an MRAM array in which the bit line that connects a plurality of MRAM cells has a greater thickness in certain regions that are not located above an MTJ.

A still further objective of the present invention is to provide a method of forming the MRAM array in accordance with the first and second objectives.

These objectives are achieved in one embodiment by providing a substrate that has a first insulation layer as an upper layer. Above the first insulation layer is a second insulation layer in which a first conductive layer that includes an array of sectioned conductive lines is formed. An array of MTJs is fabricated on the first conductive layer by conventional means so that an MTJ is formed on each section of a first conductive line at locations where bit lines in a subsequently formed second conductive layer will cross overhead. A third insulation layer is formed on the second insulation layer and first conductive layer and over the MTJs to a level that completely fills the gap between adjacent MTJs. The third insulation layer is then planarized to be coplanar with the MTJs.

A second conductive layer or lower metal layer comprised of an array of parallel bit lines having a first thickness is then formed on the third insulation layer. There is a dielectric layer formed between adjacent bit lines which is coplanar with the bit line array. A fourth insulation layer is deposited on the bit line array and is then selectively removed in certain regions above each bit line where bit line thickness will be increased in a subsequent step. A fifth insulation layer is deposited over the bit line array and on the fourth insulation layer and is comprised of a different material than in the fourth insulation layer to enable a high selectivity in a subsequent etching step. Conventional photolithography and etch steps are employed to form a pattern of trench openings in the fifth insulation layer. The etch removes the fifth insulation layer at a faster rate than the fourth insulation layer. A plurality of first trenches is formed on the fourth insulation

layer and the first trenches are aligned above MTJs. During the same etch process, a plurality of second trenches is formed to uncover bit lines in regions where bit line thickness is to be increased. Each first trench has sidewalls formed in the fifth insulation layer and a bottom which is on the fourth insulation layer. A first trench is separated from a second trench by a portion of the fifth insulation layer. After a diffusion barrier layer is deposited on the sidewalls and bottoms of the first and second trenches and an upper metal layer is deposited to fill the trenches, a planarization process is used to make the upper metal layer coplanar with the fifth insulation layer. As a result, an array of word lines comprised of the upper metal layer is formed on the fourth insulation layer in the first trenches. The word lines are perpendicular to the bit lines. The upper metal layer and diffusion barrier layer formed in the second trenches together with underlying portions of the second conductive layer form a thicker bit line than the portions of a bit line between an MTJ and a word line.

The present invention is also an MRAM array formed by the method of the first embodiment. An array of sectioned first conductive lines is formed in a second insulation layer on a substrate that has an upper first insulation layer. An array of MTJs is formed on the first conductive lines and within a third insulation layer that is coplanar with the MTJs. Each MTJ is comprised of a stack of layers in which a seed layer, an AFM layer, a pinned layer, a barrier layer, a free layer, and a cap layer are formed in succession. There is an array of parallel bit lines in a second conductive layer. Each bit line contacts a plurality of MTJs and is thicker in certain regions that are not located above an MTJ. A bit line has a thinner portion comprised of a lower metal layer with a first thickness and has a thicker portion that includes conductive materials formed in a

first trench on the lower metal layer. The first trench has a conformal diffusion barrier layer on its sidewalls and bottom and a planar upper metal layer on the diffusion barrier layer that fills the trench. A fourth insulation layer is formed on the lower metal layer in the bit line array above each MTJ and between thicker portions of the bit line. There is a fifth insulation layer on the fourth insulation layer which is comprised of a different material than in the fourth insulation layer. A second trench is formed on the fourth insulation layer above each MTJ and within the fifth insulation layer. The second trench is filled with the same diffusion barrier layer and upper metal layer that are in the first trench. The MRAM array is further comprised of a plurality of second trenches and the upper metal layer in the second trenches forms an array of parallel word lines. The word lines are coplanar with the fifth insulation layer and with the upper metal layer in the first trenches. The word lines are perpendicular to the bit lines.

### BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a cross-sectional view showing a conventional MRAM chip structure in which a uniformly thick bit line is used to connect MRAM cells.

FIG. 2 is a cross-sectional view of the various layers within an MTJ stack.

FIG. 3 is a cross-sectional view of an MRAM array comprised of two MTJs on a first conductive layer that includes first conductive lines formed in a second insulation layer, a planar bit line on the MTJs which are formed in a third insulation layer, and an overlying fourth insulation layer according to a method of the present invention.

FIG. 4 is a cross-sectional view of the MRAM array in FIG. 3 after selected regions of the fourth insulation layer are removed where a bit line is to be made thicker.



FIG. 5 is a cross-sectional view of the MRAM array in FIG. 4 after a fifth insulation layer is deposited on the patterned fourth insulation layer.

FIG. 6 is a cross-sectional view of the MRAM array in FIG. 5 after the fifth insulation layer is patterned to form first trenches on the fourth insulation layer and second trenches that uncover certain regions of the planar bit line.

FIG. 7 is a cross-sectional view of the MRAM array in FIG. 6 after a diffusion barrier layer and metal layer are deposited to fill the first and second trenches.

FIG. 8 is a cross-sectional view of the MRAM array in FIG. 7 after a planarization process that forms a thicker bit line region comprised of a second trench and word lines in the first trenches.

FIG. 9 is a top-down view of the MRAM array in FIG. 8 that depicts bit lines which are aligned perpendicular to word lines.

## DETAILED DESCRIPTION OF THE INVENTION

The present invention is an MRAM array on an MRAM chip in which bit lines formed above MTJs are thicker in certain regions in order to reduce bit line resistance. The drawings are provided by way of example and are not intended to limit the scope of the invention. Although only two MRAM cells are depicted in the cross-sectional views, it is understood that from a top-down view there are a plurality of MRAM cells in an array that includes multiple rows and multiple columns of cells on the MRAM chip. The MRAM array encompasses MTJs as well as nearby word lines and bit lines, and insulation layers between the conductive layers. Moreover, an MTJ may have a top spin valve or

a bottom spin valve configuration. A method of forming the MRAM array of the present invention will be described first and is illustrated in FIGS. 3 – 8.

Referring to FIG. 3, a partially completed MRAM chip structure **30** is shown that includes a substrate **31** which may be silicon or another semiconductor substrate used in the art. The substrate **31** typically contains other devices such as transistors and diodes. A first insulation layer **32a** is deposited on the substrate **31** by a chemical vapor deposition (CVD), plasma enhanced CVD (PECVD), or spin on method and may be silicon oxide or a low k dielectric material, for example. In one embodiment, a well known damascene method is employed to form an array of studs **33** on the substrate **31** which are coplanar with the first insulation layer **32a**. A second insulation layer **32b** which may be comprised of the same material and formed by a similar process as previously described for the first insulation layer **32a** is formed on the first insulation layer and on the studs **33**. Then a first conductive layer comprised of sectioned conductive lines **34** which have rectangular shapes is formed by a conventional method in the second insulation layer **32b** above the studs **33**. The sectioned conductive lines **34** are also known as bottom electrodes. Typically, there is a conductive line **34** aligned above each stud **33** although other designs may be used as appreciated by those skilled in the art. A stud **33** may be comprised of W, Al, or Cu while a conductive line **34** may be comprised of Ta, Ru, W, Al, or Cu.

The final step in the sequence that forms the conductive lines **34** is usually a planarization process that makes the conductive lines coplanar with the second insulation layer **32b**. Those skilled in the art will appreciate that there may be a thin diffusion barrier layer (not shown) along the vertical and horizontal interfaces between a

conductive line **34** and the first and second insulation layers **32a**, **32b** and between a stud **33** and the first insulation layer **32a** and substrate **31**.

Next an array of MTJs **36** is fabricated at locations on the conductive lines **34** so that each MTJ will provide an electrical contact between a conductive line **34** and a subsequently formed bit line in a second conductive layer above the MTJ array. Each MTJ is typically comprised of a seed layer, a pinning layer, a pinned layer, a dielectric barrier layer, a free layer, and a cap layer that are formed by a conventional method which involves a layer by layer deposition of the aforementioned layers in a predetermined order, formation of a photoresist mask pattern (not shown) that protects the top surface of an MTJ, and then etching, for example, to define the MTJ sidewalls.

After the photoresist mask pattern is stripped by a plasma etch or wet stripper, a third insulation layer **35** is deposited on the MTJs **36**, conductive lines **34**, and second insulation layer **32b** to a level (not shown) that is higher than the MTJs. The third insulation layer **35** is typically comprised of silicon oxide,  $\text{Al}_2\text{O}_3$ , or a low k dielectric material and is planarized by a method that includes a chemical mechanical polish (CMP) process. As a result, the third insulation layer **35** is preferably coplanar with the MTJs **36**.

A dielectric layer (not shown) is formed on the third insulation layer **35** and MTJs **36** by a CVD, PECVD method or the like. Standard patterning and etching techniques are employed to form a pattern of openings in the dielectric layer that are subsequently filled with a second conductive layer which is also referred to as a lower metal layer **37** that has a thickness between about 200 and 3000 Angstroms. The lower metal layer **37** contacts the top surface of the MTJs **36** and has a plurality of parallel lines comprised of

a copper or gold layer and an underlying diffusion barrier layer formed on the sidewalls and bottom of the openings. In one embodiment, the diffusion barrier layer is formed on an adhesion layer. Alternatively, the copper or gold layer is formed directly on an adhesion layer that coats the sidewalls and bottom of the openings. The dielectric layer separates the lines in the lower metal layer **37** and is coplanar with the lower metal layer. In one embodiment, the lower metal layer **37** is considered part of a bit line array. Alternatively, the lower metal layer **37** is part of a word line array.

In the exemplary embodiment, a fourth insulation layer **38** is deposited on the lower metal layer **37** by a CVD, PECVD, or spin-on method and has a thickness of about 100 to 3000 Angstroms (0.01 to 0.3 microns). Since the lower metal layer **37** is preferably planarized in a preceding step, an essentially planar fourth insulation layer **38** is formed during the deposition step.

Referring to FIG. 4, a photoresist layer **39** is spin coated and patterned on the fourth insulation layer **38**. The pattern is comprised of a trench opening **40** that uncovers a portion of the lower metal layer **37** where the line thickness will be made thicker as explained in subsequent steps. Additionally, the pattern may include contact holes (not shown) to the lower metal layer **37**. Optionally, an anti-reflective coating or ARC (not shown) may be formed on the fourth insulation layer **38** prior to coating the photoresist layer **39** in order to improve the process latitude of the patterning step. Next, a plasma etch process known to those skilled in the art is employed to transfer the trench opening **40** through the fourth insulation layer **38**. Preferably, soft etch conditions are used to prevent damage to the lower metal layer **37**. Alternatively, a hard mask or cap layer (not shown) may be formed on the fourth insulation layer **38** before coating the

photoresist layer **39** to improve the etch selectivity during the pattern transfer through the fourth insulation layer.

Referring to FIG. 5, the photoresist layer **39** is removed by a plasma etch or wet stripper. In the embodiment where an ARC or hard mask is formed on the fourth insulation layer, the same plasma etch used to strip the photoresist layer **39** or an additional plasma etch may be used to remove the ARC or hard mask layer. Next, a fifth insulation layer **41** is deposited on the fourth insulation layer **38** and bit line array by a CVD, PECVD, or spin-on method and has a thickness of about 0.05 to 0.5 microns. An important feature is that the fifth insulation layer **41** is comprised of a different material than in the fourth insulation layer **38** in order to provide sufficient etch selectivity in a subsequent etching step. For example, if the fourth insulation layer **38** is comprised of aluminum oxide, then the fifth insulation layer **41** may be comprised of silicon oxide. Alternatively, the fourth insulation layer **38** may be one of silicon nitride, silicon oxynitride, and silicon carbide and the fifth insulation layer is silicon oxide or aluminum oxide. Note that the top surface **41b** of the fifth insulation layer **41** is at a lower level over the opening **40** than the top surface **41a** above the fourth insulation layer **38**.

Referring to FIG. 6, a second photoresist layer **42** is patterned by a conventional method on the fifth insulation layer **41** to form a pattern comprised of first trenches **43** on the fourth insulation layer **38** above the MTJs **36** and a second trench **44** above the portion of the lower metal layer **37** where the line thickness is to be increased. It is understood that a plurality of first trenches **43** and second trenches **44** are formed above the substrate **31**. Optionally, an ARC or a cap layer (not shown) may be formed

on the fifth insulation layer **41** prior to coating and patterning the second photoresist layer **42** to improve a subsequent patterning or etch step.

An important step in the method of the present invention is an etch process that transfers the first trenches **43** in the second photoresist layer **42** through the underlying portions of the fifth insulation layer **41** and which stops on the fourth insulation layer **38**. During the same etch process, the second trench **44** and other second trenches not pictured are transferred through underlying portions of the fifth insulation layer **41** to expose portions of the lower metal layer **37**. Thus, the etch process has sufficient selectivity towards the fifth insulation layer **41** to stop on the lower metal layer **37** and fourth insulation layer **38** during the pattern transfer step. It is understood that the conditions employed for the etch may vary depending upon the material in the fourth and fifth insulation layers **38**, **41** and the type of etch tool. In the embodiment where the fourth insulation layer **38** is  $\text{Al}_2\text{O}_3$  and the fifth insulation layer is silicon oxide, a plasma etch with a fluorine containing gas may be used to form the first trenches **43** and the second trenches **44**.

Referring to FIG. 7, the second photoresist layer **42** is stripped by a plasma etch or wet stripper. If an organic ARC is present, the ARC is removed simultaneously with the photoresist layer. In an embodiment where an inorganic ARC or cap layer is formed on the fifth insulation layer prior to coating the second photoresist layer **42**, then a second etch step may be necessary to remove the ARC or cap layer as is understood by those skilled in the art. A standard cleaning process may be performed at this point to remove any etch residues from within the first trenches **43** and second trenches **44**. A conformal diffusion barrier layer **45** is deposited on the fifth insulation layer **41** and on

the sidewalls and bottoms of first trenches **43** and second trenches **44**. The diffusion barrier layer **45** may be a composite layer comprised of Ta and TaN or a composite layer comprised of Ti and TiN with a thickness of about 20 to 250 Angstroms. Next, an upper metal layer **46** comprised of copper or gold, for example, is deposited on the diffusion barrier layer **45** by an electroplating process, physical vapor deposition, or the like. The upper metal layer **46** completely fills the first trenches **43** and second trenches **44** and has an uneven top surface **47**. Preferably, the diffusion barrier layer in the lower metal layer **37** is comprised of the same material as in diffusion barrier layer **45** and the conductive lines in the lower metal layer are of the same metal as in the upper metal layer **46**.

Referring to FIG. 8, a planarization process is performed so that the diffusion barrier layer **45** and upper metal layer **46** become coplanar with the fifth insulation layer **41**. In the embodiment where the planarization involves a CMP process, it is understood that more than one CMP step may be used. For example, a first CMP step may be used to substantially lower the level of the upper metal layer **46**, a second CMP step may remove the diffusion barrier layer **45** from above the fifth insulation layer **41**, and a third CMP step may be employed to buff the upper metal layer. As a result, the filled first trenches **43** become word lines comprised of the upper metal layer **46a** which are aligned in a direction that is perpendicular to the lines in the lower metal layer **37**. In addition, an upper metal layer **46b** is formed in the second trenches **44** and is in electrical contact with the lower metal layer **37** through the diffusion barrier layer **45**.

In one embodiment, the filled second trenches **44** comprised of the upper metal layer **46b** and diffusion barrier layer **45** together with the underlying portions of the lines

in the lower metal layer **37** form a thicker bit line having a thickness  $t_2$  of 0.08 to 1.1 microns. The remaining portions of the lower metal layer **37** that are not covered by trenches **44** have a thickness  $t_1$  of 0.02 to 0.3 microns and form thinner regions of the same bit lines. Note that the thicker regions of the bit lines are not located above an MTJ **36**. As a result, a plurality of parallel bit lines is formed that have thinner and thicker regions with thicknesses  $t_1$  and  $t_2$ , respectively.

In an alternative embodiment, a plurality of word lines is formed on the MTJs **36** wherein a word line has thinner regions comprised of the lower metal layer **37** with a thickness  $t_1$  and thicker regions having a thickness  $t_2$  that include the lower metal layer **37** together with an overlying diffusion barrier layer **45** and upper metal layer **46b**. Furthermore, the first trenches **43** which are filled with a diffusion barrier layer **45** and upper metal layer **46a** are bit lines.

In one embodiment, the first trenches **43** have a length  $x$  of about 0.2 to 0.8 microns while the second trenches **44** have a length  $z$  of about 0.5 to 1.5 microns. The width  $y$  of the fifth insulation layer **41** between a first trench **43** and a second trench **44** is about 0.1 to 0.2 microns.

From a top-down perspective in FIG. 9, a larger portion of the MRAM chip is shown than in the cross-sectional views and has four sectioned conductive lines **34** also referred to as bottom electrodes, four MRAM cells with four MTJs **36**, two bit lines comprised of a lower metal layer **37** and an upper metal layer **46b**, and two word lines **46a**. The diffusion barrier layer **45** is not depicted in order to simplify the drawing. Note that the width  $w$  of an upper metal layer **46b** in a thicker portion of a bit line is about the same as the width of the lower metal layer **37** in the thinner portion of the same bit line.



The bottom electrodes **34** have a width **a** that is greater than the width **x** and a length **b** that is greater than the width **w** which is about 0.3 to 1.2 microns.

One advantage of the method of the present invention is that a lower bit line resistance is formed that may be up to 60% less than previously achieved in prior art MRAM cell arrays because of the thicker bit line regions that increase the cross-sectional area of the bit line. Because of the lower bit line resistance, each bit line can connect more MRAM cells which enables a higher packing density.

The present invention is also an MRAM array on an MRAM chip as depicted in FIGS. 8 - 9. The MRAM array is formed by a previously described method and consists of MTJ cells including MTJs **36** and nearby conductive and insulation layers as well as other devices in substrate **31**. Although two MRAM cells are illustrated in the exemplary embodiment in FIG. 8, it is understood that from a top-down view as in FIG. 9 the MRAM chip has a plurality of MRAM cells that are arranged in multiple rows and multiple columns.

A first insulation layer **32a** is formed on a semiconductor substrate **31** that typically contains devices such as transistors and diodes. The first insulation layer **32a** may be comprised of silicon oxide or a low k dielectric material. An array of studs **33** is formed on the substrate **31** and a first conductive layer comprised of sectioned conductive lines **34** is formed in a second insulation layer **32b**. The conductive lines **34** are aligned over the studs **33** and are coplanar with the second insulation layer **32b**. In one embodiment, the conductive lines **34** may be comprised of Ta, Ru, W, Al, or Cu and the studs **33** may be comprised of W, Al, or Cu. There is a conductive line **34** on each stud **33**.

A third insulation layer **35** comprised of silicon oxide or a low k dielectric material is formed on the second insulation layer **32b** and conductive lines **34**. An array of MTJs **36** comprised of a stack of layers that includes a seed layer, a pinning layer, a pinned layer, a dielectric barrier layer, a free layer, and a cap layer is formed on the first conductive layer and is preferably coplanar with the third insulation layer **35**. An MTJ **36** is formed at each location where a subsequently formed second line in a second conductive layer crosses over a conductive line **34** in the first conductive layer. In one embodiment, the second conductive layer is comprised of parallel second lines that are bit lines. Alternatively, the second lines are word lines.

A key feature of the present invention is that the second lines in the second conductive layer are thicker in certain regions. In the exemplary embodiment, the second lines form an array of bit lines that is comprised of a lower metal layer **37** which has a thickness  $t_1$  of about 0.02 to 0.3 microns. Typically, the lower metal layer is comprised of a diffusion barrier layer or an adhesion layer and a conductive layer formed thereon. Thinner regions of a bit line comprised of the lower metal layer **37** are located above MTJs **36**. Between the thinner regions are thicker regions comprised of the lower metal layer **37** and a filled second trench **44** on the lower metal layer. A second trench **44** has a length  $z$  of about 0.5 to 1.5 microns and has sidewalls and a bottom. A conformal diffusion barrier layer **45** such as a composite layer of Ta/TaN or a composite layer of Ti/TiN is formed on the sidewalls and bottom of a second trench **44**. An upper metal layer **46b** is formed on the diffusion barrier layer and fills a second trench. Preferably, the upper metal layer **46b** is comprised of the same metal such as copper or gold that is in the conductive layer in the lower metal layer **37**. The upper

metal layer **46b**, the surrounding diffusion barrier layer **45**, and the portion of the lower metal layer **37** below the trench **44** form a thicker bit line region having a thickness  $t_2$  of between 0.08 and 1.1 microns. The thicker and thinner regions of a bit line have a width  $w$  of about 0.3 to 1.2 microns.

There is a fourth insulation layer **38** which is adjacent to a second trench **44** that is formed on portions of the lower metal layer **37**. The fourth insulation layer **38** has a thickness of about 0.01 to 0.3 microns. A fifth insulation layer **41** is formed on the fourth insulation layer **38** and has a thickness of about 0.05 to 0.5 microns. Another important feature is that the fifth insulation layer **41** is comprised of a different material than in the fourth insulation layer **38**. In a preferred embodiment where the fourth insulation layer **38** is  $\text{Al}_2\text{O}_3$ , the fifth insulation layer **41** is comprised of silicon oxide. Alternatively, the fourth insulation layer **38** may be one of silicon nitride, silicon oxynitride, and silicon carbide and the fifth insulation layer **41** may be silicon oxide or  $\text{Al}_2\text{O}_3$ .

A plurality of first trenches **43** is formed within the fourth insulation layer **41** above each MTJ **36** such that each first trench has a length  $x$  of about 0.2 to 0.8 microns. Each first trench **43** has sidewalls and a bottom on which a conformal diffusion barrier layer **45** is formed. There is an upper metal layer **46a** comprised of the same metal as in the upper metal layer **46b** on the diffusion barrier layer **45**. The upper metal layer **46a** is coplanar with the fifth insulation layer **41** and the upper metal layer **46b**. The upper metal layer **46a** forms a word line that is perpendicular to the bit lines in the second conductive layer. The distance  $y$  between a first trench **43** and second trench **44** is about 0.1 to 0.2 microns.

From a top-down view in FIG. 9, the width **w** of the upper metal layer **46b** is about equal to the width of a lower metal layer **37**. The sectioned conductive line **34** which is also referred to as a bottom electrode has a rectangular shape in which there is a width **a** that is greater than the width **x** and a length **b** that is larger than the width **w**. Each bit line has a thicker portion between parallel word lines **46a** in which the thicker portion is comprised of an upper metal layer **46b**, a diffusion barrier layer (not shown), and a lower metal layer **37**. The resulting bit lines have a lower line resistance as described previously which allows a higher MRAM cell packing density in the MRAM array.

While this invention has been particularly shown and described with reference to, the preferred embodiment thereof, it will be understood by those skilled in the art that various changes in form and details may be made without departing from the spirit and scope of this invention.